

**Information to identify the case:**

Debtor 1	<b>Stacy S Wadsworth</b>	Social Security number or ITIN	xxx-xx-4595
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 25-20807-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stacy S Wadsworth

7/16/25

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Stacy S Wadsworth  
Debtor

Case No. 25-20807-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 16, 2025

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2025:**

Recip ID	Recipient Name and Address
db	+ Stacy S Wadsworth, 509 Johnson Avenue, Connellsville, PA 15425-2622
16517522	David Apothaker, Esq., Apothanker Scion, P.C., 100 Century Parkway, Suite 310, PO Box 5496, Mount Laurel, NJ 08054-5496
16517523	EBCS, PO Box 5125, Timonium, MD 21094-5125
16517524	Electronic Billing & Customer Support, PO Box 245, Lutherville Timonium, MD 21094-0245
16517536	+ Thompson Family Denistry, 130 Crossroads Plaza, Mount Pleasant, PA 15666-2287

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 17 2025 04:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 17 2025 04:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jul 17 2025 04:09:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
16517518	+ EDI: GMACFS.COM	Jul 17 2025 04:09:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
16517519	+ EDI: CAPITALONE.COM	Jul 17 2025 04:09:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
16517520	+ Email/Text: bankruptcy@cavps.com	Jul 17 2025 00:19:00	Cavalry SPV I, LLC, 1 American Lane, Suite 220, Greenwich, CT 06831-2563
16517521	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 17 2025 00:34:39	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
16517525	+ EDI: AMINFOFP.COM	Jul 17 2025 04:09:00	First Premier Bank, Attn: Bankruptcy Dept, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
16517526	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 17 2025 00:34:16	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
16517527	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 17 2025 00:19:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
16517528	Email/Text: Bankruptcy.Notices@pnc.com	Jul 17 2025 00:18:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
16517529	EDI: PRA.COM	Jul 17 2025 04:09:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk,

District/off: 0315-2

User: admin

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Date Rcvd: Jul 16, 2025

Form ID: 318

Total Noticed: 23

16517530	Email/Text: signed.order@pfwattorneys.com	Jul 17 2025 00:18:00	VA 23502 Pressler, Felt and Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
16517531	Email/Text: ecfbankruptcy@progleasing.com	Jul 17 2025 00:19:00	Progressive Leasing, 256 W. Data Drive, Draper, UT 84020-2315
16517532	+ Email/Text: ngisupport@radiusgs.com	Jul 17 2025 00:18:00	Radius Global Solutions, LLC, PO Box 390846, Minneapolis, MN 55439-0846
16517533	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Jul 17 2025 00:34:39	Regional Acceptance Company, Attn: Bankruptcy, 1424 E Fire Tower Rd, Greenville, NC 27858-4105
16517534	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 17 2025 00:34:30	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
16517535	+ EDI: SYNC	Jul 17 2025 04:09:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
TOTAL: 18			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
16517537	##+	Westmoreland Sanitary Landfill, 111 Conner Lane, Belle Vernon, PA 15012-4569

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2025 at the address(es) listed below:

Name	Email Address
Brian J. Bleasdale	on behalf of Debtor Stacy S Wadsworth bleasdb@yahoo.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@mahadylegal.com;pa07@ecfcbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@mahadylegal.com;pa07@ecfcbis.com

TOTAL: 5